

UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE :
 :
JOEL A. THEODORE :
 : CHAPTER 13
Debtor :

ONEMAIN FINANCIAL SERVICES, INC. :
 :
Movant, :
 :
vs. :
JOEL A. THEODORE : CASE NO. 5-19-00320
 :
Respondents. :

DEBTORS' ANSWER TO MOTION FOR RELIEF FROM
AUTOMATIC STAY UNDER SECTION 362

AND NOW COMES, Joel A. Theodore, the Debtor, and files an Answer to OneMain Financial Services, Inc.'s Motion for Relief From the Automatic Stay:

1. Joel A. Theodore (hereinafter the "Debtor") filed a Chapter 13 bankruptcy proceeding with the U.S. Bankruptcy Court for the Middle District of Pennsylvania.
2. Movant alleges that Debtor have failed to make post-petition mortgage payments.
3. Debtor's Counsel is in the process of contacting the Debtor to ascertain if said payments have been made and/or if Debtor is in possession of the funds needed to cure the alleged default.
4. Movant is not entitled to relief from the automatic stay as the arrearage amount due has been paid or shall be paid through the Chapter 13 Plan, and/or a six (6) month Stipulation, and, therefore, the Movant is adequately protected.

WHEREFORE, the Debtor respectfully requests that Movant's Motion for Relief from the Automatic Stay be denied.

Respectfully submitted,

Date: August 28, 2019

/s/Tullio DeLuca
Tullio DeLuca, Esquire
PA ID# 59887
381 N. 9th Avenue
Scranton, PA 18504
(570) 347-7764

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CERTIFICATE OF SERVICE

The undersigned hereby certifies that on August 28, 2019, he caused a true and correct copy of
Debtor's Answer to OneMain Financial Services Motion for Relief from the Automatic Stay to be served
Via First Class United States Mail, Postage Pre-paid in the above-referenced case, on the following:

Charles J. DeHart, III, Esq. at dehartstaff@ramapo.com

James C. Warmbrodt, Esq. at jwarmbrodt@kmlawgroup.com

Dated: August 28, 2019

/s/Tullio DeLuca
Tullio DeLuca, Esquire